

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Betts, Nneka C	§	Case No. 07 B 22144
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/27/2007.
- 2) The plan was confirmed on 01/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was completed on 01/18/2011.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$3,100.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,496.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,873.16
Less amount refunded to debtor	\$725.16

**NET RECEIPTS:** \$14,148.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,009.20
Court Costs	\$0
Trustee Expenses & Compensation	\$871.00
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,880.20

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Nuvell Credit Company LLC	Secured	\$5,110.00	\$5,110.00	\$5,110.00	\$5,110.00	\$521.71
AIM	Unsecured	\$260.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$118.57	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$367.16	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$429.57	NA	NA	\$0	\$0
Black Expressions	Unsecured	\$139.49	NA	NA	\$0	\$0
BMG Music Service	Unsecured	\$49.85	NA	NA	\$0	\$0
Charles Turner	Unsecured	\$262.00	NA	NA	\$0	\$0
Charles Turner	Unsecured	\$243.96	NA	NA	\$0	\$0
Check N Go	Unsecured	\$168.75	NA	NA	\$0	\$0
Coldata Inc	Unsecured	\$1,090.65	NA	NA	\$0	\$0
Columbia House	Unsecured	\$104.98	NA	NA	\$0	\$0
Comcast	Unsecured	\$279.80	NA	NA	\$0	\$0
DeVry Institute of Technology	Unsecured	\$331.78	\$331.78	\$331.78	\$0	\$0
E R Solutions	Unsecured	\$363.15	\$354.34	\$354.34	\$156.69	\$0
Essence	Unsecured	\$35.00	NA	NA	\$0	\$0
First Premier Bank	Unsecured	\$964.35	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First Premier Bank	Unsecured	\$911.63	NA	NA	\$0	\$0
First Premier Bank	Unsecured	\$549.88	NA	NA	\$0	\$0
GE Money Bank	Unsecured	\$844.77	NA	NA	\$0	\$0
Geico Direct	Unsecured	\$184.61	NA	NA	\$0	\$0
GFS Inc	Unsecured	\$700.00	NA	NA	\$0	\$0
Giove Law Office	Unsecured	\$168.75	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$151.06	\$151.06	\$66.80	\$0
Keller Graduate School	Unsecured	\$331.78	NA	NA	\$0	\$0
Keller Graduate School	Unsecured	\$367.84	NA	NA	\$0	\$0
MCS	Unsecured	\$246.48	NA	NA	\$0	\$0
Merchants Credit Guide	Unsecured	\$331.78	NA	NA	\$0	\$0
Midwest Verizon Wireless	Unsecured	NA	\$862.78	\$862.78	\$381.44	\$0
NCO Financial Systems	Unsecured	\$104.98	NA	NA	\$0	\$0
Norwest Collectors	Unsecured	\$1,090.65	NA	NA	\$0	\$0
Nuvell Credit Company LLC	Unsecured	\$7,426.37	\$7,854.62	\$7,854.62	\$3,472.61	\$0
Plains Commerce Bank	Unsecured	\$374.28	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$844.77	\$844.77	\$844.77	\$373.53	\$0
Publishers Clearing House	Unsecured	\$29.92	NA	NA	\$0	\$0
Rush University Medical Center	Unsecured	\$262.00	NA	NA	\$0	\$0
Rush University Medical Center	Unsecured	\$100.00	NA	NA	\$0	\$0
Rush University Medical Center	Unsecured	\$308.80	NA	NA	\$0	\$0
Rush University Medical Center	Unsecured	\$110.06	NA	NA	\$0	\$0
Rush University Medical Center	Unsecured	\$246.48	NA	NA	\$0	\$0
Soap Opera Digest	Unsecured	\$29.92	NA	NA	\$0	\$0
Soap Opera Digest	Unsecured	\$41.04	NA	NA	\$0	\$0
Sonic Payday	Unsecured	\$683.00	NA	NA	\$0	\$0
T Mobile USA	Unsecured	\$818.50	NA	NA	\$0	\$0
T Mobile USA	Unsecured	NA	\$418.50	\$418.50	\$185.02	\$0
Telecash	Unsecured	\$298.00	NA	NA	\$0	\$0
Thomas Russell Attorney At Law	Unsecured	\$469.33	NA	NA	\$0	\$0
Trinsic	Unsecured	\$253.38	NA	NA	\$0	\$0
U S Cellular	Unsecured	\$643.44	NA	NA	\$0	\$0
University Of Phoenix	Unsecured	\$418.25	NA	NA	\$0	\$0
US Fast Cash	Unsecured	\$448.00	NA	NA	\$0	\$0
Vibe	Unsecured	\$11.95	NA	NA	\$0	\$0
WAMU/PRVDN	Unsecured	\$421.04	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$5,110.00	\$5,110.00	\$521.71
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$5,110.00	\$5,110.00	\$521.71
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$10,817.85	\$4,636.09	\$0

**Disbursements:**

Expenses of Administration	\$3,880.20	
Disbursements to Creditors	\$10,267.80	
<b>TOTAL DISBURSEMENTS:</b>		\$14,148.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 11, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.